

# International Telephone Number Scams





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e cautious when calling an unfamiliar telephone number — it could be a costly international telephone call. Consumers nationwide are being lured into calling international telephone numbers through advertisements and other promotions for interesting or important information. Ads may promise information and entertainment services ranging from psychic readings to chat lines to employment opportunities. You may be unaware that some of these numbers are actually costly international "pay-per-call" numbers, where a portion of your international long distance charge goes to pay for the information or entertainment you receive over the phone.

You could end up with a hefty phone bill if you call such an international telephone number. That's because each country sets its own telephone rates and there's no limit to the per-minute charge. The companies urging you to call have an incentive to keep you on the line as long as possible because they receive a portion of the international long distance charge. The more often you call — and the longer you stay on the line — the more they profit.

# Know Where You're Calling

It's not always easy to tell if you're calling an international telephone number. In most cases, you have to dial "011" to begin your call to a foreign country. But there are locations outside the United States and

Canada, many of them in the Caribbean, where you simply dial the area code and number to reach your party. And there are scam artists who have taken advantage of this confusion by promoting calls to "809" numbers in the Dominican Republic. While these telephone numbers may look like *domestic* long distance calls, *international* telephone rates apply.

# Be a Smart Telephone Shopper

These international telephone services are similar to "900" number services because you purchase information or entertainment over the telephone and pay for it simply by dialing the telephone number. Providers of both 900 number and international pay-per-call service make money based on the number and length of calls generated to the pay-per-call numbers. However, one very important difference is that the protections afforded by FTC's 900 Number Rule — clear disclosures about the cost of the call *before* those costs are incurred — do not apply to international pay-per-call numbers.

If you are deciding whether to call an international pay-per-call number, you should also know that:

• You won't hear a free preamble stating the cost of the call. Nor will you be given an opportunity to hang up without being charged.

- Ads for international pay-per-call numbers rarely, if ever, reveal the precise amount that you'll be billed this can result in a big surprise when your bill arrives.
- Your telephone service may be cut off if you don't pay the charges for international calls.
- There's no easy way to block access to these numbers from your telephone.

### Beware of Scams

Some international pay-per-call numbers are promoted in uniquely deceptive ways. You may receive "urgent" messages left on answering machines, pagers, or computer e-mail, trying to get you to call the international number. The messages tell you to call a long distance number for more information. In many cases, the return-call number is an international pay-per-call line, with a three digit exchange that looks like an American or Canadian area code. The message may falsely claim that a family member has been injured, that you've won a prize, or that there's a problem with your credit. If you return the call, you may be unwittingly putting money into the pockets of scam artists

### How to Protect Yourself

If you see an ad for an information or entertainment service, or receive an urgent message to return a call, follow these precautions:

- Be skeptical about area codes you don't recognize, especially: 809 (Dominican Republic); 758 (St. Lucia); or 664 (Montserrat). There are dozens of other area codes (most in the Caribbean) which connect callers to an international telephone call. Check your telephone directory or call the operator to determine if the area code is for a domestic or international location before calling.
- Be wary of ads for information or entertainment services which make such claims as "not a 900 number," "no premiums apply," or "LD rates apply." The advertisers of these services would like consumers to believe that these payper-call services are not as costly as 900 number services when, in fact, they may be even more expensive.
- Tell family members they need your permission to call domestic or international long distance services. For example, children should be cautious of telephone numbers outside your immediate area code and numbers with more than 10 digits.
- Promptly check your phone bill for long distance charges you don't recognize. If your bill contains an unauthorized call,

contact your local telephone company as well as your long distance carrier. The telephone company may provide a credit or refund, but they are not required to do so. However, your notification will help the telephone companies identify telephone numbers which are the source of abuses.

## For More Information

The organizations listed here can provide additional information and help you with complaints.

- Your state Attorney General. Most of these offices have divisions that deal primarily with consumer protection issues.
- The National Fraud Information Center (NFIC) at 1-800-876-7060, 9 a.m. 5:30 p.m. EST, Monday Friday, or at www.fraud.org on the Internet. NFIC, a project of the National Consumers League, is a nonprofit organization that operates a consumer hotline to provide services and help for consumers who may want to file complaints. NFIC also sends appropriate information to the Federal Trade Commission/National Association of Attorneys General Fraud Database.
- The Federal Communications
   Commission's National Call Center at
   1-888-CALL-FCC (1-888-225-5322).

   The Center answers consumer inquiries

relating to communications law and policy, matters pending before the FCC, and any possible violations of FCC law or policy.

- You can file a complaint with the FTC. Write: Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580. While the FTC cannot intervene in individual disputes, the information you provide may indicate a pattern of possible law violations requiring action by the Commission.
- For a free copy of **Best Sellers**, a list of the FTC's consumer publications, contact: Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580; (202) 326-2222. TDD: (202) 326-2502. You also can access FTC publications at **www.ftc.gov** on the Internet.